

**Information to identify the case:**

Debtor 1	<b>Muhammad S Nazir</b>	Social Security number or ITIN	xxx-xx-7737
	First Name Middle Name Last Name	EIN	--
Debtor 2		Social Security number or ITIN	----
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--
United States Bankruptcy Court District of New Jersey			
Case number:	16-31043-VFP		

**Order of Discharge**

12/18

**IT IS ORDERED:** A discharge under 11 U.S.C. § 1328(a) is granted to:

Muhammad S Nazir

3/9/20

**By the court:** Vincent F. Papalia  
United States Bankruptcy Judge

**Explanation of Bankruptcy Discharge in a Chapter 13 Case**

This order does not close or dismiss the case.

**Creditors cannot collect discharged debts**

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

**Most debts are discharged**

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

**Some debts are not discharged**

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

**For more information, see page 2>**

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**

## Certificate of Notice Page 3 of 4

United States Bankruptcy Court  
District of New JerseyIn re:  
Muhammad S Nazir  
DebtorCase No. 16-31043-VFP  
Chapter 13

## CERTIFICATE OF NOTICE

District/off: 0312-2

User: admin  
Form ID: 3180WPage 1 of 2  
Total Noticed: 47

Date Rcvd: Mar 09, 2020

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Mar 11, 2020.

db +Muhammad S Nazir, 149 W 27 Street, Bayonne, NJ 07002-1711  
 aty +McCalla Raymer, LLC, Bankruptcy Department, 1544 Old Alabama Road, Roswell, GA 30076-2102  
 none +Maggie Koray, 200 Old Country Road, Melville, NY 11747-2715  
 516603824 ++ASPIRE VISA, P O BOX 105555, ATLANTA GA 30348-5555  
 (address filed with court: Aspire, PO Box 23007, Columbus, GA 31902)  
 516595337 +Baxter Financial, LLC, c/o Fein Such Kahn & Shepard PC, 7 Century Dr., Suite 201,  
 Parsippany, NJ 07054-4609  
 516603825 +Bay Ridge Federal Credit Union, 1750 86th St., Brooklyn, NY 11214-3715  
 516603827 +Bayonne Emergency Assoc., 29 East 29th St., Bayonne, NJ 07002-4695  
 516602616 +Bayonne Emergency Associates, LLC, 29 East 29th St., Bayonne, NJ 07002-4695  
 516697233 Bayview Loan Servicing, LLC, Bankruptcy Department, P.O. Box 840, Buffalo, NY 14240-0840  
 516589688 +Bayview Loan Servicing, LLC, McCalla Raymer Pierce, LLC, c/o Bankruptcy Department,  
 1544 Old Alabama Road, Roswell, GA 30076-2102  
 516480880 +Bayview Loan Servicing, LLC, 1415 W Cypress Creek Road, Suite #200,  
 Fort Lauderdale, Florida 33309-1955  
 516506154 +Bayview Loan Servicing, LLC, Attn: Fein Such, et al, 7 Century Dr., Ste. 201,  
 Parsippany, NJ 07054-4609  
 516603828 +Best Buy - CBNA, PO Box 6497, Sioux Falls, SD 57117-6497  
 516602622 +Chase Bank, N.A., PO Box 939069, San Diego, CA 92193-9069  
 516603833 #+EMerge, 2464 Massachusetts Ave., Ste. 101, Cambridge, MA 02140-1643  
 516603834 EZ Pass NY Service Ctr., PO Box 149003, Staten Island, NY 10314  
 516602618 +GE Money Bank, PO Box 939069, San Diego, CA 92193-9069  
 516602623 +GE Money Bank, Attn: Allied Interstate, 3000 Corporate Exchange Drive,  
 Columbus, OH 43231-7689  
 516602624 HSBC Bank, POB 9, Buffalo, NY 14203  
 516480878 M and T Bank, Bayview Loan Servicing, LLC, PO BOX 619063, Dallas, TX 75261-9063  
 516602625 Midland Funding LLC, Attn: Pressler & Pressler, LLP, 7 Entin RoadParsippany, NJ 07054  
 516603835 +NYC Dept. of Finance, PO Box 3600, New York, NY 10008-3600  
 516602620 +PC Richard, Attn: Allied Interstate, 7525 W Campus Rd., New Albany, OH 43054-1121  
 516602626 Petro Heating Oil and Services, Attn: CBHV155 North Plank Road, Newburgh, NY 12551  
 516603839 +Professional Account Mgmt., PO Box 1520, Milwaukee, WI 53201-1520  
 516603840 +RJM Acquisitions Funding, LLC, 575 Underhill Blvd. #224, Syosset, NY 11791-3416  
 516602627 Senex Services Corp, 333 Founders Rd., 2nd Fl., Indianapolis, IN 46268

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

smg E-mail/Text: usanj.njbankr@usdoj.gov Mar 10 2020 00:34:47 U.S. Attorney, 970 Broad St.,  
 Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534  
 smg +E-mail/Text: ustpreregion03.ne.ecf@usdoj.gov Mar 10 2020 00:34:43 United States Trustee,  
 Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100,  
 Newark, NJ 07102-5235  
 cr +EDI: RMSC.COM Mar 10 2020 03:33:00 Synchrony Bank c/o PRA Receivables Management, LLC,  
 PO BOX 41021, Norfolk, VA 23541-1021  
 516603822 +EDI: AMEREXPR.COM Mar 10 2020 03:33:00 American Express, PO Box 981537,  
 El Paso, TX 79998-1537  
 517861455 +E-mail/Text: bkmailbayview@bayviewloanservicing.com Mar 10 2020 00:35:24  
 Bayview Loan Servicing, LLC, 4425 Ponce De Leon Blvd. 5th Floor,  
 Coral Gables, Florida 33146, Bayview Loan Servicing, LLC,  
 4425 Ponce De Leon Blvd. 5th Floor, Coral Gables, Florida 33146-1837  
 517861454 +E-mail/Text: bkmailbayview@bayviewloanservicing.com Mar 10 2020 00:35:24  
 Bayview Loan Servicing, LLC, 4425 Ponce De Leon Blvd. 5th Floor,  
 Coral Gables, Florida 33146-1873  
 516603829 EDI: CAPITALONE.COM Mar 10 2020 03:33:00 Capital One Bank, 15000 Capital One Dr.,  
 Richmond, VA 23238  
 516602617 +E-mail/PDF: creditonebknofications@resurgent.com Mar 10 2020 00:29:57 Credit One Bank,  
 POB 98872, Las Vegas, NV 89193-8872  
 516603832 EDI: HFC.COM Mar 10 2020 03:33:00 Direct Merchant Bank, PO Box 21222, Tulsa, OK 74121  
 517055460 +EDI: HFC.COM Mar 10 2020 03:33:00 HSBC Bank, PO Box 2013, Buffalo, NY 14240-2013  
 516603830 EDI: JPMORGANCHASE Mar 10 2020 03:33:00 Chase Bank, N.A., PO Box 15298,  
 Wilmington, DE 19850  
 516602621 EDI: JPMORGANCHASE Mar 10 2020 03:33:00 Providian, PO Box 660490, Dallas, TX 75266  
 516697261 E-mail/PDF: resurgentbknofications@resurgent.com Mar 10 2020 00:30:02  
 LVNV Funding, LLC its successors and assigns as, assignee of FNBK, LLC,  
 Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587  
 516602619 +EDI: RMSC.COM Mar 10 2020 03:33:00 Lowes, POB 530914, Atlanta, GA 30353-0914  
 516480879 E-mail/Text: camanagement@mtb.com Mar 10 2020 00:34:17 M&T Bank,  
 Bayview Loan Servicing, LLC, PO BOX 62182, Baltimore, MD 21264-2182  
 516603838 EDI: PRA.COM Mar 10 2020 03:33:00 Portfolio Recovery Associates, 140 Corporate Blvd.,  
 Norfolk, VA 23502  
 516693411 EDI: PRA.COM Mar 10 2020 03:33:00 Portfolio Recovery Associates, LLC,  
 c/o Capital One Bank, N.A., POB 41067, Norfolk VA 23541  
 518135671 E-mail/Text: jennifer.chacon@spservicing.com Mar 10 2020 00:36:16  
 Select Portfolio Servicing, Inc., P.O. Box 65250, Salt Lake City, UT 84165-0250

District/off: 0312-2

User: admin  
Form ID: 3180W

Page 2 of 2  
Total Noticed: 47

Date Rcvd: Mar 09, 2020

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center (continued)

518135672 E-mail/Text: jennifer.chacon@spservicing.com Mar 10 2020 00:36:16  
Select Portfolio Servicing, Inc., P.O. Box 65250, Salt Lake City, UT 84165-0250,  
Select Portfolio Servicing, Inc., P.O. Box 65250, Salt Lake City, UT 84165-0250  
516666434 +EDI: RMSC.COM Mar 10 2020 03:33:00 Synchrony Bank, c/o of PRA Receivables Management, LLC,  
PO Box 41021, Norfolk, VA 23541-1021

TOTAL: 20

\*\*\*\*\* BYPASSED RECIPIENTS \*\*\*\*\*

NONE.

TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address  
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

Addresses marked '#' were identified by the USPS National Change of Address system as requiring an update.  
While the notice was still deliverable, the notice recipient was advised to update its address with the court immediately.

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Mar 11, 2020

Signature: /s/Joseph Speetjens

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## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on March 9, 2020 at the address(es) listed below:

Douglas J. McDonough on behalf of Creditor SELECT PORTFOLIO SERVICING, INC.  
DMcDonough@flwlaw.com  
Jill Manzo on behalf of Creditor SELECT PORTFOLIO SERVICING, INC. bankruptcy@feinsuch.com  
Jill Manzo on behalf of Creditor BAYVIEW LOAN SERVICING, LLC bankruptcy@feinsuch.com  
Marie-Ann Greenberg magecf@magtrustee.com  
Melissa N. Licker on behalf of Creditor Select Portfolio Servicing, Inc.  
NJ\_ECF\_Notices@mccalla.com  
Phillip Andrew Raymond on behalf of Creditor Bayview loan Servicing, LLC  
phillip.raymond@mccalla.com  
R. A. Lebron on behalf of Creditor SELECT PORTFOLIO SERVICING, INC. bankruptcy@feinsuch.com  
Rebecca Ann Solarz on behalf of Creditor BAYVIEW LOAN SERVICING, LLC rsolarz@kmlawgroup.com  
Robert Wachtel on behalf of Debtor Muhammad S Nazir rwachtel@ronlevinelaw.com,  
ronlevinelawfirm@gmail.com  
Ronald I. LeVine on behalf of Debtor Muhammad S Nazir ronlevinelawfirm@gmail.com,  
irr72645@notify.bestcase.com

TOTAL: 10